

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

BRIAN T. FABICH
HOLLY A. FABICH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:20-21119

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/27/2020 and confirmed on 6/24/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	182,908.00
Less Refunds to Debtor	0.00
TOTAL AMOUNT OF PLAN FUND	182,908.00

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	2,000.00
Trustee Fee	9,590.10
Court Ordered Automotive Insurance	0.00
TOTAL ADMINISTRATIVE FEES	11,590.10

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T MORTGAGE CORP*/M&T BANK Acct: 0239	0.00	92,056.74	0.00	92,056.74
	M & T MORTGAGE CORP*/M&T BANK Acct: 0239	164.15	164.15	0.00	164.15
	FIRST NATIONAL BANK OF PA(*) Acct: 6371	0.00	35,534.06	0.00	35,534.06
	NORTHWEST BANK* Acct: 0959	0.00	38,747.52	0.00	38,747.52
					166,502.47

Priority					
	BRYAN P KEENAN ESQ Acct:	0.00	0.00	0.00	0.00
	BRIAN T. FABICH Acct:	0.00	0.00	0.00	0.00
	BRYAN P KEENAN & ASSOCIATES PC Acct:	0.00	0.00	0.00	0.00
	BRYAN P KEENAN & ASSOCIATES PC Acct:	2,000.00	2,000.00	0.00	0.00

*** N O N E ***

Unsecured					
	ECMC(*) Acct: 5949	13,095.45	473.27	0.00	473.27
	AMERICAN EXPRESS NATIONAL BANK Acct: 1001	825.54	29.84	0.00	29.84
	AMERICAN EXPRESS Acct: 5873	0.00	0.00	0.00	0.00
	BANK OF AMERICA NA** Acct: 2773	3,831.89	138.48	0.00	138.48
	JPMORGAN CHASE BANK NA S/B/M/T CH/ Acct: 1551	1,831.36	66.19	0.00	66.19
	LVNV FUNDING LLC Acct: 4148	11,537.06	416.95	0.00	416.95
	LVNV FUNDING LLC	6,957.17	251.43	0.00	251.43

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7170				
	CITIZENS BANK NA**	47,802.17	1,727.56	0.00	1,727.56
	Acct: 0040				
	US DEPARTMENT OF EDUCATION - NELN	0.00	0.00	0.00	0.00
	Acct: 4363				
	DISCOVER BANK(*)	20,581.55	743.81	0.00	743.81
	Acct: 2422				
	DISCOVER BANK(*)	5,256.87	189.98	0.00	189.98
	Acct: 9352				
	FIRST NATIONAL BANK OF OMAHA(*)	0.00	0.00	0.00	0.00
	Acct: 1355				
	GNC COMMUNITY F C U	0.00	0.00	0.00	0.00
	Acct: 0003				
	PNC BANK NA	3,887.56	140.50	0.00	140.50
	Acct: 3613				
	CITIZENS BANK NA	7,939.71	286.94	0.00	286.94
	Acct: 0328				
	CITIZENS BANK NA	4,416.20	159.60	0.00	159.60
	Acct: 7125				
	JEFFERSON CAPITAL SYSTEMS LLC*	3,904.94	141.12	0.00	141.12
	Acct: 6872				
	SYNCHRONY BANK BY AIS INFOSOURCE	115.27	4.17	0.00	4.17
	Acct: 3919				
	TD BANK USA NA**	686.18	24.80	0.00	24.80
	Acct: 8282				
	UPMC	0.00	0.00	0.00	0.00
	Acct: 9998				
	UPMC HEALTH SERVICES	366.82	13.26	0.00	13.26
	Acct: 7260				
	VERIZON BY AMERICAN INFOSOURCE AS	208.40	7.53	0.00	7.53
	Acct: 0001				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 3919				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
					4,815.43
TOTAL PAID TO CREDITORS					
					171,317.90
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	164.15				
UNSECURED	133,244.14				

Date: 03/26/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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IN RE:
BRIAN T. FABICH
HOLLY A. FABICH
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:20-21119

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Brian T. Fabich
Holly A. Fabich
Debtors

Case No. 20-21119-CMB
Chapter 13

District/off: 0315-2

User: auto

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Date Rcvd: Mar 27, 2025

Form ID: pdf900

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Brian T. Fabich, Holly A. Fabich, 340 Roberts Lane, New Castle, PA 16105-1326
15231884	+ ASA, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518
15223825	M&T Bank, Lending Services, PO Box 1288, Buffalo, NY 14210-2182

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 28 2025 00:12:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2025 00:16:06	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 28 2025 00:12:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15223814	+ Email/Text: bncnotifications@pheaa.org	Mar 28 2025 00:13:00	American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235531	Email/PDF: bncnotices@becket-lee.com	Mar 28 2025 00:28:13	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15223815	+ Email/PDF: bncnotices@becket-lee.com	Mar 28 2025 00:16:38	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15223816	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 28 2025 00:12:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
15242996	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 28 2025 00:13:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15223819	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 28 2025 00:12:00	Citizens Bank, Firstmark Services, Attn: Bankruptcy, Po Box 82522, Lincoln, NE 68501
15229235	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 28 2025 00:12:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
15223828	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 28 2025 00:12:00	RBS Citizens Cc, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
15223817	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 28 2025 00:27:51	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15223818	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2025 00:28:00	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034

District/off: 0315-2

User: auto

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15223820	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 28 2025 00:14:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15226433	Email/Text: mrdiscen@discover.com	Mar 28 2025 00:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15223821	+ Email/Text: mrdiscen@discover.com	Mar 28 2025 00:12:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15308573	Email/Text: ECMCBKNotices@ecmc.org	Mar 28 2025 00:13:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
15223823	Email/Text: collecadminbankruptcy@fnni.com	Mar 28 2025 00:13:00	First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
15223822	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 28 2025 00:12:00	First National Bank, 4140 E State Street, Hermitage, PA 16148-3401
15250012	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 28 2025 00:14:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15234397	+ Email/Text: RASEBN@raslg.com	Mar 28 2025 00:12:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15246398	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2025 00:16:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15232727	Email/Text: camanagement@mtb.com	Mar 28 2025 00:13:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15223826	+ Email/Text: angela.abreu@northwest.com	Mar 28 2025 00:12:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15223827	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2025 00:12:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15249381	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2025 00:12:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15249553	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 28 2025 00:27:40	Synchrony Bank, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15224140	^ MEBN	Mar 28 2025 00:09:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15223829	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2025 00:17:23	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15223830	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 28 2025 00:16:24	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15250311	+ Email/Text: bncmail@w-legal.com	Mar 28 2025 00:14:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15223831	+ Email/Text: bncmail@w-legal.com	Mar 28 2025 00:13:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15223832	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 28 2025 00:14:00	UPMC, 200 Lothrop Street, Pittsburgh, PA 15213-2536
15238521	Email/Text: BNCnotices@dcmservices.com	Mar 28 2025 00:13:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15244860	Email/PDF: ebn_ais@aisinfo.com	Mar 28 2025 00:16:02	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 35

District/off: 0315-2

User: auto

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Date Rcvd: Mar 27, 2025

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	M&T BANK	
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15223824	##+	Gnc Community Fcu, 201 S Jefferson, New Castle, PA 16101-3823

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2025 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Joint Debtor Holly A. Fabich keenan662@gmail.com melindap662@gmail.com;keenan.bryanh.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Debtor Brian T. Fabich keenan662@gmail.com melindap662@gmail.com;keenan.bryanh.r106644@notify.bestcase.com;ciennal662@gmail.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7